# CHAPTER FOUR

# HOUSING AND COMMUNITY DEVELOPMENT FIVE-YEAR STRATEGIC PLAN

#### INTRODUCTION

Clark County's five-year Strategic Housing and Community Development Strategic Plan outlines the ways in which federal housing and community development funds will be used to respond to the needs of the community. A principal objective is the achievement of a more localized, community-based decision making structure regarding prioritization of needs and allocation of scarce resources.

# **PRIORITIES**

The plan clarifies general priorities for activities and associated HUD-supported investments focused on affordable housing, homelessness, and non-housing community development needs. These priorities differentiated as follows: "H (high), "M" (medium), and "L" (Low) on the tables which follow. Tables address Affordable Housing Needs (Table 4-1), the Special Needs of Non-Homeless Populations (Table 4-2), and Community Development Needs (Table 4-3). Assigned priorities are not intended to preclude or impede use of other federal, HUD, state, or local government or private resources to meet other needs identified in various communities.

TABLE 4-I
Affordable Housing Needs Summary Table (HUD Table 2A)

PRIORITY HOU		Priority Ne	ed Level	Unmet Need <sup>1</sup>	Goals
		0-30%	Н	2,798	168
	Small Related	31-50%	Н	2,375	142
		51-80%	М	1,329	80
		0-30%	Н	645	39
	Large Related	31-50%	Н	620	37
Renter		51-80%	М	250	15
Kenter		0-30%	Н	958	57
	Elderly	31-50%	Н	770	46
		51-80%	Н	400	24
		0-30%	М	1,905	114
	All Other	31-50%	М	1,575	94
		51-80%	L	1,186	71
		0-30%	Н	2,945	147
Ow	Owner		Н	3,436	172
		51-80%	М	6,678	333
Special Needs Pop	Special Needs Populations*		Н	23,567	1,414
Total Goals			2.052		
Total 215 Goals			2,953		

Source: HUD, CHAS Data Book – Housing Problems and Housing Needs sections of Chapter Three.

<sup>1</sup>Unmet need is defined as households that are paying more than 30 percent of their total gross income for housing. For renters, housing costs include rent plus utilities paid. For owners, housing costs include mortgage payments, taxes, insurance, and utilities. Priority need rankings were assigned to households to be assisted according to the following HUD categories:

**High Priority:** Actions undertaken to address these needs will be funded by the locality with federal funds, either alone or in conjunction with the investment of other public or private funds during the five year period.

**Medium Priority:** If funds are available, actions are undertaken to address this need may be funded by locally using federal funds, either alone or in conjunction with the investment of other public or private funds, during the five-year period. The locality may take action to help this group locate other sources of funds.

**Low Priority:** The locality will not fund actions focused on addressing these needs during the five-year period unless high and medium priorities have been funded. The locality will consider certifications of consistency for other entities' applications for Federal, state, or local assistance.

**No Such Need:** The locality finds there is no need or that this need already has been substantially addressed. The locality will not support other entities' applications for Federal assistance for actions where no such need has been identified. In Clark County, no assessments of need feel within this category.

<sup>\*</sup>Note: Housing for Special Populations category may be counted in other categories. Table 4-2 focuses exclusively on special needs populations.

TABLE 4-2
Special Needs (Non-Homeless) Populations (HUD Table 1B)

Special Needs Household Subpopulation*	Priority Need Level	Unmet Need	Services	Estimated Amount to Address Unmet Need	Goals (5 year)
Elderly	Medium	4,161	Rent/Mortgage		416
Frail Elderly	Medium	1,754	Assistance		175
Severely Mentally III		Total 8,662	Case Management Life Skills		
(16-64)	High	5,488 Unemployed	Mental Health Treatment		484
Developmentally Disabled	Medium	700	Medical Care		70
Physically Disabled (16-64)	Medium	Total 13,446 8,175 Unemployed	Child Care Job Training Transportation Assistance	\$7 Million	818
Persons w/Alcohol/Drug Addictions	High	2,240	Education Cash Assistance		224
Persons w/HIV/AIDS	Medium	45	Food Stamps		10
TOTAL		22,536			

<sup>\*</sup>Any household in which one of the residents is classified in any of these categories is itself classified (in its entirety) as part of that special needs category.

**Dollars to Address Unmet Need:** Based on current case management average costs at approximately \$300/person and current rental one-bedroom market value estimated at roughly \$600/person for the next five years.

**Goals:** Goals are based on the number of people who will require any of the identified services and are based on a 10 percent increase of currently served clients at 2004 funding levels. However, this is not consistent.

**Elderly:** Based on CHAS data; defined as one or two member households with either person 62 years old or older who are renters living at or below 50 percent of the AMI with a housing cost burden greater than 30 percent of their income and/or overcrowding and/or without complete kitchen or plumbing facilities.

**Frail Elderly:** Based on CHAS data; defined as households who meet the definition of elderly, with an additional condition that limits substantially one or more basic physical activities, such as walking, lifting, carrying and/or a physical, mental, or emotional condition lasting more than six months that creates difficulty with dressing, bathing, or getting around the house.

**Severely Mentally III:** Based on 2000 Census; people who are mentally disabled and unemployed between ages 16 - 64. **Developmentally Disabled (DD):** Based on data reported in the Developmental Disabilities Comprehensive Plan, the county estimates that 1,700 people live in residential service facilities within the county DD system. Of those, 580 adults and 35 children are in need of some sort of residential service. The 700 cited above includes children in foster care.

**Physically Disabled:** Based on 2000 Census; people who are physically disabled and unemployed between ages 16-64. **Persons w/Alcohol/Drug Addictions:** National prevalence indicates that nine percent of the population of Clark County (32,000) have alcohol or drug use disorders. However, only 7,000 people accessed the area's treatment facilities. According to the State Information System, only 1,684 received public funded treatment or detoxification services. Of these, 587 were homeless (35%) and 972 were in their own homes (58%) leaving seven percent who are in need of housing. Using this data, 7 percent (2,240) of 32,000 would require housing assistance.

**Persons with HIV/AIDS**: Data derived from Clark County HIV/AIDS case management program.

TABLE 4-3 Community Development Needs (HUD Table 2B)

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level	Unmet Priority Need	Estimated Amount to Address Unmet Need
PUBLIC FACILITY NEEDS (projects)			T
Senior Centers	Medium	Community Facilities for:	
Handicapped Centers	Medium		
Homeless Facilities	Medium	- delivery of social services	
Youth Centers	Low	- provision of meeting space for	
Child Care Centers	Medium	community groups - provision of parks, recreation	
Health Facilities	Medium		\$12 Million
Neighborhood Facilities	High	and open space in accordance with GMA requirements	
Parks and/or Recreation Facilities	High	with GMA requirements	
Parking Facilities	Low		
Non-Residential Historic Preservation	Low		
Other Public Facility Needs	N/A		
INFRASTRUCTURE (projects)			
Water/Sewer Improvements	Medium	Infrastructure to respond to:	
Street Improvements	High	- new demand	
Sidewalks	High	- the need to improve old	
Solid Waste Disposal Improvements	Low	infrastructure to meet	\$40 Million
Flood Drain Improvements	Low	modern standards	
Other Infrastructure Needs	N/A	- safety problems and regulatory changes	

# TABLE 4-3 (Continued) Community Development Needs (HUD Table 2B)

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level <sup>2</sup>	Unmet Priority Need	Dollars to Address Unmet Need
PUBLIC SERVICE NEEDS (people) '			
Senior Services	Medium	Public Services to meet the	
Handicapped Services	Medium	needs of:	
Youth Services	High	- the elderly	
Child Care Services	Low	- low-moderate income	
Transportation Services	High	families	
Substance Abuse Services	Medium	- people with disabilities	\$6 Million
Employment Training	Medium	- unemployed and	
Health Services	Medium	underemployed persons	
Lead Hazard Screening	Low	with mental health needs	
Crime Awareness	N/A		
Other Public Service Needs	N/A		
ECONOMIC DEVELOPMENT			
ED Assistance to For-Profits (businesses)	Medium	Economic Development for:	
ED Technical Assistance (businesses)	Medium	- job creation and	
Micro-Enterprise Assistance (businesses)	High	retention programs	
Rehab; Publicly- or Privately-Owned	Madhan	- Development of small	
Commercial/Industrial (C/I)(projects)	Medium	businesses	\$12 Million
C/I Infrastructure Development (projects)	Medium	- construction of	
		infrastructure to support	
Other C/I Improvements(projects)	Low	commercial/ industrial	
		development	
PLANNING	Г		T
Planning	Medium	Planning work for:  - development of     community facilities  - streetscape/ downtown     development plans  - development of non-     profit organizational/     business strategies	\$1 Million
TOTAL ESTIMATED DOLLARS NEED	DED	-	\$71 Million

<sup>&</sup>lt;sup>1</sup> The Clark County Urban County Policy Board does not fund activities eligible under the CDBG Public Services category.

<sup>&</sup>lt;sup>2</sup> Priority need rankings were assigned to households to be assisted according to the HUD categories listed under Table 4-1.

# **Strategies and Activities**

This Consolidated Plan identifies objectives to address the priority needs identified in the county. Objectives are organized as follows:

- Establishing and Maintaining a Suitable Living Environment and Economic Opportunities;
- Ensuring Decent Affordable Housing; and
- Providing Services to End Homelessness

County activities and intended outcomes for the three goals are presented in table format on the following pages. Annual efforts at addressing these goals, activities and outcomes shall be presented separately in the County's Annual One-Year Action Plan.

Analyses in support of these goals, activities and outcomes are presented in Chapter Three.

# CONSOLIDATED FIVE-YEAR HOUSING AND COMMUNITY DEVELOPMENT STRATEGIC PLAN GOALS

# **OBJECTIVE ONE**

# Establishing and Maintaining a Suitable Living Environment and Economic Opportunities

	Activity	5 Year Goal	Outcomes
Strategy 1: Support improvements to facilities owned and or operated by nonprofits, including acquisition,	CD-1.1: Support acquisition of and improvements to community facilities to improve services or the ability to provide services to low income persons.	10 organizations	
rehabilitation, and accessibility improvements that provide services to low income, elderly and special needs persons.	CD-1.2: Support activities that improve accessibility to community facilities in compliance with ADA laws.	10 facilities	
Strategy 2: Revitalize and enhance low-income neighborhoods and communities by improving their physical and social character including infrastructure, streets, and sidewalk improvements, parks and other community improvements.	CD-2.1: Fund infrastructure improvements (streets, sidewalks, storm drainage, water, sewer) needed in eligible neighborhoods and communities.	15 activities	
	CD-2.2: Fund the acquisition of and improvements to parks to improve the livability of low- and moderate-income neighborhoods.	10 activities	
Strategy 3: Support economic development by providing opportunities for low income, unemployed and	CD-3.1: Investigate funding micro enterprise programs.	Ongoing – will be reported in narrative form	
disadvantaged people through the promotion of a diverse economic base of family wage jobs.	CD-3.2: Support initiatives to eliminate slums and blight.	I initiative	

# **OBJECTIVE TWO**

# **Ensure Decent Affordable Housing**

	Activity	5 Year Goal	Outcomes
	AH-1.1: Support funding to assist construction of new affordable	60 HHs 0-30% AMI*	
Strategy I: Increase the supply of housing affordable		100 HHs 30-50% AMI	
to renter households, earning 60	rental housing.	30 HHs 50-80% AMI	
percent or less of AMI. Insofar as possible, projects should serve		190 HHs total	
households within a range of incomes		5 HHs 0-30% AMI	
below 60 percent of AMI and provide a	AH-1.2: Support acquisition and/or rehabilitation of rental	10 HHs 30-50% AMI	
range of unit sizes.	housing to increase affordable housing stock.	5 HHs 50-80% AMI	
8- 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		20 HHs total	
	AH-2.1: Support homeowner assistance for first-time or low-	30 HHs 0-30% AMI	
<b>Strategy 2:</b> Promote homeownership opportunities for low- and moderate-income	income homebuyers and encourage potential buyers to participate in pre-purchasing housing classes and education.	70 HHs 30-50% AMI	
		70 HHs 50-80% AMI	
households, including persons with		170 HHs total	
disabilities and first-time homebuyers	AH-2.2: Support new lending models and techniques to assist	Ongoing – will be	
earning less than 80 percent of AMI.	low-income households become homeowners.	reported in narrative	
	low-income nouseholds become nomeowners.	form	
		10 HHs 0-30% AMI	
Strategy 3: Create additional housing options and opportunities for self-sufficiency for low-income elderly persons, persons with disabilities and special needs.	AH-3.1: Support the creation of housing for low-income elderly.	15 HHs 30-50% AMI	
	7 a 1 str. support the creation of housing for low income creatily.	5 HHs 50-80% AMI	
		30 HHs total	
	AH-3.2: Support the creation of housing for disabled and special needs populations.	45 HHs 0-80% AMI	

\*HH = Household

AMI = Area Median Income

# **Ensure Decent Affordable Housing (continued)**

	Activity	5 Year Goal	Outcomes
	AH-4.1: Support preservation of existing low-income single-family	10 HHs 0-30% AMI 10 HHs 30-50% AMI	
	housing.	10 HHs 50-80% AMI	
Strategy 4: When cost effective, preserve existing		30 HHs total	
affordable housing units threatened with		5 HHs 0-30% AMI	
loss due to condition, location, expiring	AH-4.2: Support preservation of existing low-income rental	5 HHs 30-50% AMI	
federal contracts, redevelopment efforts, or other situations. Includes	housing.	5 HHs 50-80% AMI	
reduction/elimination of lead-based		15 HHs total	
paint hazards.		30 HHs 0-30% AMI	
pante nazar ds.	AH-4.3: Reduce accessibility barriers in single-family owner occupied and rental housing.	30 HHs 30-50% AMI	
		20 HHs 50-80% AMI	
		80 HHs total	
Strategy 5: Maintain and support the capacity of local nonprofit housing organizations.	AH-5.1: Support continued operation of local non-profits that develop and provide low-income housing.	3 CHDOs	
	AH-5.2: Coordinate with other housing funders and housing information and advocacy organizations to streamline funding applications, contracting, and monitoring.	Ongoing – will be reported in narrative form	
	AH-6.1: Work to increase access to housing for persons/households with special needs.	Ongoing – will be reported in narrative form	
Strategy 6: Plan for and support fair housing strategies and initiatives to promote fair housing and increase access to housing and housing programs.	AH-6.2: Disseminate fair housing information to the public through support for Housing Connections, a regional housing search web site, through community agencies, and through support of fair housing conferences.	Ongoing – will be reported in narrative form	
	AH-6.3 Provide fair housing technical assistance to housing providers and others.	Ongoing – will be reported in narrative form	

# **OBJECTIVE THREE**

# **Provide Services to End Homelessness**

	Activity	5 Year Goal	Outcomes
Strategy I: Maintain and enhance services and facilities that serve the needs of homeless individuals and families.	HS-1.1: Enhance coordinated effective outreach to homeless people having difficulty accessing services.	Ongoing – will be reported in narrative form	
	HS-1.2: Develop a street outreach program specifically targeting homeless youth.	Ongoing – will be reported in narrative form	
	HS-1.3: Support funding to assist construction of new affordable rental housing for households with incomes below 30 percent of AMI.	65 HH	
Strategy 2: Support agencies that provide services	HS 2.1: Participate in community-wide Continuum of Care planning process and support implementation of Continuum of Care Plan.	Ongoing – will be reported in narrative form	
for people who are currently homeless or at risk of becoming homeless.	HS-2.2: Provide rent assistance and security deposits for people who are homeless or at risk of becoming homeless.	325 HH	
	HS-2.3: Assist low-income homeowners with weatherization and minor home repair.	1,500 HH	

# **Geographic Priorities for Investment**

Planning priorities are focused on meeting housing and community development needs of low-income households and neighborhoods throughout the county and in the City of Woodland. Generally, new construction is conceived as benefiting areas within urban growth boundaries. New housing, community centers and senior centers may be located only within urban growth boundaries when funded even though these projects may benefit persons living outside urban growth boundaries.

# **Consistency with Growth Management Objectives**

The housing element of the County's 20-Year Comprehensive Growth Management Plan includes goals for promoting fair housing, housing for persons with special needs, and neighborhood character and vitality. Rehabilitation and preservation, development standards, financing, and housing types and tenure are also considered. This plan is consistent with these policies and standards, seeking to support activities and programs which further these objectives.

# **Implementation**

Implementation of the H&CD Plan will occur over a five-year period between July 1, 2005 and June 30, 2010. The plan serves as a framework for the county's investments of HUD funding described in Chapter I to address the needs of low-income people and communities in Clark County.

More than the investment of federal resources will be required to accomplish the five-year goals. Implementation will require a wide range of resources and a network of non-profit organizations and agencies. Table 4-4 provides a list of the local, state, federal and private financial resources that can be accessed by those working to implement parts of the plan. Table 4-5 provides a listing of key organizations in Clark County's Housing and Community Development System.

## **Barriers to Plan Implementation**

The most significant barrier to implementing this plan's goals is funding limitations. Circumstances beyond the county's control also impact implementation. For example, the high cost of land, high construction costs, fluctuations in the market for construction supplies and materials (such as steel and fuel), local opposition to development (NIMBY), and difficulties with finding vacant land suitable for construction. In addition, since circumstances that cause an individual or a family to become homeless are numerous and complex, services or programs designed to address single causes may only enjoy limited success.

TABLE 4-4
Public and Private Resources Available to Implement Consolidated Plan Strategies and Objectives

Project Name	Description	Eligible Activities
I. Federal Programs a. Formula/Entitlements		
Community Development Block Grant (CDBG)  Approximate annual allocation: \$1,500,000	Grants awarded on a formula basis for housing and community development activities. Most recipients must have low or moderate income levels (up to 80% MFI), or reside in a low/moderate-income target area.	<ul> <li>Property acquisition, disposition, clearance</li> <li>Rehabilitation</li> <li>Homebuyer assistance</li> <li>Economic development</li> <li>Homeless assistance</li> <li>Public services (15% cap)</li> <li>Neighborhood revitalization</li> <li>Public Facilities</li> </ul>
Clark County/City of Vancouver combined	Flexible grant program awarded on a formula basis to implement local housing strategies. Recipients must be	- New construction - Site improvements - Acquisition
Home Investment Partnership Program (HOME)	low to moderate-income (up to 80% MFI) for homeownership, with low-income (up to 50 - 60%) targeted for	- Demolition - Rehabilitation - Relocation
Approximate annual allocation: \$1,450,000	rental housing. Requires 25% non- federal matching funds.	- Homebuyer assistance - CHDO operating expenses
American Dream Downpayment Initiative (ADDI)  Approximate annual allocation: \$58,000	Grant awarded on a formula basis for homebuyer assistance. Funds are used for downpayment assistance for the purchase of single-family housing by low-income first-time homebuyers.	- Homebuyer downpayment assistance - Rehabilitation (in conjunction with home purchase)
Capital Fund Program (CFP) (formerly Comprehensive Grant Program)  2003/2004 allocation: \$1,000,000	A formula-based funding program utilized by VHA to make physical and management improvements to public housing developments.	<ul><li>Upgrade living conditions</li><li>Correct physical deficiencies</li><li>Achieve operating efficiency</li></ul>
Section 8 Rental Assistance Program	Rental assistance payments to owners of private market rate units, or directly to tenants (vouchers). Section 8 tenants must be low income (up to 50% MFI). Administered by VHA.	- Rental assistance

TABLE 4-4
Public and Private Resources Available to Implement Consolidated Plan Strategies and Objectives

Project Name	Description	Eligible Activities
I. Federal Programs a. Formula/Entitlements		
Housing Opportunities for Persons with AIDS (HOPWA)	Grant administered through City of Portland for housing assistance and supportive services for low-income persons with HIV or AIDS.	<ul> <li>Acquisition, rehabilitation, conversion, lease and repair of facilities</li> <li>New construction</li> <li>Rental assistance</li> <li>Short-term rent, mortgage and utility payments.</li> <li>Support services</li> <li>Planning</li> <li>Operating costs</li> </ul>
I. Federal Programs b. Competitive Programs		
Supportive Housing Program	Promotes development of supportive housing and services for homeless.  Applicants may be government entities, private non-profits, or public non-profit community mental health associations	Acquisition/rehabilitation, new construction, and leasing for: - Transitional housing - Permanent housing for homeless with disabilities - Supportive services for homeless
Shelter Plus Care	Provides rental housing assistance in connection with supportive services to be provided with other sources of funds. Assistance provided to homeless persons with disabilities and their families. Selection is on nationwide competitive basis.	<ul> <li>Tenant-based rental assistance</li> <li>Project-based rental assistance</li> <li>Sponsor-based rental assistance</li> <li>Section 8 Moderate Rehab</li> <li>Assistance for SRO dwellings.</li> </ul>
Section 202 – Supportive Housing for the Elderly	Grants to non-profits for supportive housing for the elderly. Rental assistance is available to elderly persons (up to 50% AMI). Grants to non-profits for supportive	<ul><li>Acquisition/Rehabilitation</li><li>New construction</li><li>Rental assistance</li><li>Support services</li></ul>
Section 811 – Supportive Housing for Persons with Disabilities	housing for persons with disabilities. Provides capital advances and/or project rental assistance. Rental assistance available to disabled people up to 50% AMI.	<ul><li>Acquisition</li><li>Rehabilitation</li><li>New construction</li><li>Rental assistance</li></ul>

# **TABLE 4-4 (Continued)**

# Public and Private Resources Available to Implement Consolidated Plan Strategies and Objectives

Project Name	Description	Eligible Activities
I. Federal Programs		
b. Competitive Programs		
FHA Single-Family Mortgage Insurance Program	Section 203(b) is the primary FHA effort to assist low/moderate-income homebuyers, helping to purchase I-4 family dwellings as well as refinance existing residences. FHA insures mortgages and provides coverage in case of default.	<ul> <li>Purchase and refinance of single family homes</li> <li>Acquisition, rehabilitation,</li> </ul>
	Section 203(k) is used to insure financing for acquisition and rehabilitation of existing 1-4 unit properties. Certain loan limits and downpayment requirements apply.	relocation of unit, refinance
2. State Programs		
Emergency Shelter Grants (ESG) Program  Approximate annual allocation: 110,000	Grants are awarded to non-profits to provide year round emergency and transitional shelter bends with services, including Winter Shelter Program, and to fund operating and essential services costs for access centers.	<ul> <li>Operations and essential services activities</li> <li>Acquisition, or construction of facilities for use as emergency or transitional shelters</li> </ul>
Dept. of Community Trade and Economic Development (CTED)	Grants and loans to non-profits for low-income (60% AMI) housing construction, acquisition, rehabilitation, homeowner acquisition, or farm worker housing. Competitive funds distributed semi-annually.	- New Construction/Rehabilitation - Homebuyer assistance
Low Income Housing Tax Credit – 9% Tax Credit  Annual estimated- \$15 million  4% Tax Credit/State tax exempt bonds –subject to annual volume	Federal tax credits available to invest in low-income rental housing. Tax credit proceeds are used to create rental housing. Tax credits are awarded through the state on a competitive basis. 20% of project units must be setaside for households earning 50% AMI, or 40% of units at 80% AMI. Projects competing for 9% tax credits typically	- New Construction – Rental - Substantial Rehabilitation – Rental - Acquisition – Rental
сар	set income targeting at 40% AMI or below to remain competitive.	

# TABLE 4-4 (Continued) Public and Private Resources Available to Implement Consolidated Plan Strategies and Objectives

Project Name	Description	Eligible Activities	
3. Private Resources/Financing	Programs		
Federal National Mortgage Associa	tion (Fannie Mae)		
a. Community Home Mortgage Improvement Program	Mortgages that fund the purchase and rehabilitation of a home.	-Home purchase - Home rehabilitation	
b. Community Second Mortgage Loans	Second mortgage loans secured/ subsidized provided in conjunction with a Fannie Mae Community Lending Product fixed-rate first mortgage. Second mortgage secured/ subsidized	- Homebuyer assistance - Rehabilitation	
c. Fannie Neighbors	by a federal, state, or local government	- Second mortgages	
d. Fannie 97	agency at no or very low interest.  Low Down-Payment Mortgages for Single- Family Home in underserved low-income and minority communities.  3% down payment mortgage loans for low income home buyers 3% loans for nonprofits, government agencies to pay for closing costs.	- Homebuyer assistance	
Federal Home Loan Bank Affordable Housing Program (AHP)	Long-term housing financing provided as both grants and loans for qualified homeownership and rental housing development projects. Assistance limited to households earning up to 80% AMI, although program is competitive and often requires lower targeting. Funds distributed through semi-annual grant process.	<ul><li>New Construction</li><li>Acquisition</li><li>Purchase</li><li>Rehabilitation</li></ul>	
Private Lenders	The Community Reinvestment Act (CRA) requires certain regulated financial institutions to achieve goals for lending in low-moderate income neighborhoods. As a result, most of the larger private lenders offer one or more affordable housing programs, such as first-time homebuyer, housing rehabilitation, or new construction.	- Varies, depending on individual program offered by bank	

TABLE 4-4 (Continued)
Public and Private Resources Available to Implement Consolidated Plan Strategies and Objectives

Project Name	Description	Eligible Activities					
4. Local Resources							
Document Recording Surcharge (HB 2060) \$370,000 annually	A \$10 surcharge on documents recorded in the county. Fifty seven percent of the collected surcharge is retained by the county. Remaining funds are returned to CTED. All households assisted must be at or below 50% of AMI.	<ul><li>- Emergency shelter operations</li><li>- Acquisition, construction</li><li>- Rental operating costs and voucher</li></ul>					
Homelessness Housing and Assistance Act (E2SHB 2163) \$850,000 annually	A \$10 surcharge on documents recorded in the county, 61% goes to the county, 39% returned to CTED. All households assisted must be homeless or formally homeless.	<ul> <li>Homeless housing development</li> <li>Operating subsidies</li> <li>Outreach services</li> <li>Rental vouchers</li> <li>Services to prevent homelessness</li> </ul>					

#### COMPLIANCE WITH FAIR HOUSING ACT

Clark County has an approved fair housing policy, which complies with state and federal regulations. The county participates in fair housing related educational activities, outreach activities and systemic testing of fair housing laws.

Clark County and City of Vancouver have prepared a new analysis of impediments to fair housing (Analysis of Impediments to Fair Housing in Clark County and the City of Vancouver, April 2005). The analysis suggests that based on formal complaints filed with the US Department of Housing and Urban Development, Washington State Human Rights Commission, and investigations by the Fair Housing Council of Oregon, recurring discrimination in the housing market based on familial status, disability, and race exists. Additional evidence suggests an inadequate supply of affordable housing units in standard condition, and an inadequate supply of units accessible to persons with disabilities, although more units are being constructed. The analysis suggested several avenues to overcome impediments including implementation of the following initiatives:

- Research, identify, fund and establish a fair housing coordinator/officer/liaison to (1) provide fair housing education and outreach and (2) to receive fair housing complaints for referral to mediation, enforcement or education;
- Encourage the location of new affordable housing near accessible transportation routes and employment centers;
- Continue outreach and education of fair housing laws and statutes; and
- Monitor future home mortgage loan application activity in Clark County.

The new Analysis of Impediments to Fair Housing Report includes an Analysis of Home Mortgage Disclosure Act Data for Clark County and City of Vancouver. Analysis of data from 2002 demonstrated certain fair housing realities in the area:

- Whites have a lower denial rate than minorities;
- The City of Vancouver has a higher denial rate than the rest of Clark County and Portland Metropolitan area; and
- Even though the income of a minority applicant may increase, minority loan rejection rates remain high relative to rejection rates of whites.

In prior years, Clark County has supported Housing Connections, a web-based community service intended to better connect providers of housing and housing services to renters who seek housing opportunities. This web-based tool provides access to up-to-date housing information using user-friendly tools that are customized for each user group including renters, landlords and property managers, and housing agency staff who help people in need find and keep housing.

As a housing information and business center, Housing Connections is a virtual location where all players in the housing industry can connect and conduct business. Housing Connections offers a number of tools and services, including:

- The Housing Locator: Landlords can list, and renters can search for, affordable, accessible or special needs housing;
- The Housing Calculator: Renters can determine their affordable monthly rent payment and their median family income (necessary for eligibility for some rentals); and
- The Housing Services Locator (2005): Anyone can search for services provided by local agencies that address a variety of housing barriers and issues.

Annually, Clark County and the City of Vancouver provide financial support to the Oregon Fair Housing Conference, a regional conference on fair housing held in the spring.

## HOUSING AND COMMUNITY DEVELOPMENT INSTITUTIONAL STRUCTURE

Clark County's housing and community development strategies will be implemented by a variety of public, private, and non-profit organizations. Table 4-5 identifies the agencies expected to be involved with the implementation of the H&CD Plan strategies, as well as their purposes and roles. These purposes and roles include:

- Community-wide planning: the assessment of needs, identification of resources to meet needs, and development of goals and policies for implementation;
- Development: the creation and implementation of housing and community development projects;
- Management: the administration and monitoring of projects, funds, contracts; and
- Financing: the fiscal control and allocation of housing and community development funds.

In general, intergovernmental cooperation and coordination between local units of government and agencies located within the county is strong around housing issues. A good working relationship exists between housing and human service agencies and organizations. A free exchange of information is supplemented by a strong emphasis on coordinating services.

TABLE 4-5
Primary Purposes and Roles of Organizations and Agencies Involved in Clark County's Housing and Community Development System

Program	Туре	Purpose and Role			
		Community- Wide Planning	Development	Management	Finance
Clark County Community Services	Public	X	X	×	Х
Clark Community Development	Public	Х			
Clark County Public Works/Trans	Public	X		X	Х
Vancouver Planning	Public	X		X	Х
Cities	Public	X	X	X	Х
Vancouver Housing Authority	Public	X	Х	X	Х
WA State Dept. of Community, Trade and Economic Development	Public	×	×		×
Dept. of Social and Health Services	Public	Х	X	Х	Х
Emergency Shelter Clearinghouse	Quasi-public	X		X	
Council for the Homeless	Quasi-public, Non-profit	×		×	
Columbia River Mental Health	Non-profit		X	X	
Inland Empire Residential Resource	Non-profit		X	X	
Homes for Community Living	Non-profit		Х	Х	
Food Bank Coalition	Non-profit	X		X	
Share	Non-profit	X	Х	X	
Salvation Army	Non-profit		X	×	
Human Services Council	Non-profit	X	X	X	
Evergreen Habitat For Humanity	Non-profit		X	×	
Columbia Non-Profit Housing	Non-profit		X	X	
Catholic Community Services	Non-profit			X	
YWCA	Non-profit		X	X	
YW Housing	Non-profit		X	X	
Equal Opportunity Committee of Clark County	Non-profit	×			
Comm. Housing Resource Center	Non-profit		Х	X	
Affordable Community Environments	Non-Profit		×	×	
Col River Economic Dev Council	Non-Profit	X			
SW WA Community Land Trust	Non-Profit		X	X	
Private Lenders	Private				Х
Private Developers	Private		X	X	Х

Source: Clark County Department of Community Services.

Certain strengths and weaknesses of the county's institutional structure for addressing housing and community development needs impact mitigations outlined in this plan. These strengths and weaknesses are enumerated below:

# **Strengths**

- Strong coordination and cooperation between public housing providers;
- Streamlined services for homeless persons seeking shelter and other services;
- Cooperation with Washington State Department of Community, Trade, and Economic Development on housing projects;
- Strong interest in creating affordable units among public, private, non-profit sector;
- Greater use of data to define housing problem and target financial resources;
- Recognition by providers of the relationships between affordable housing and transportation, services, infrastructure, and other elements;
- Local decision-making as it applies to state priorities;
- Few non-profits competing for funds; and
- Reputable public housing authority providing leadership.

# Weaknesses

- Lack of coordination among housing providers regarding the number and location of physically accessible units;
- Lack of information and coordination among building community and advocates for housing for persons with special needs (for example, design of accessible units); and

#### **PUBLIC HOUSING**

## Improvements to Housing Units

Specific actions and steps to improve management, operation, and living environment of public housing in Clark County are reported in the VHA's Comprehensive Grant Program Plan.

# **Public Housing Resident Initiatives**

VHA is committed to working with residents to assist them in becoming self-sufficient.

**Project HOPE** provides drug-free activities for youth and families. The program is funded by HUD through the Public Housing Drug Elimination Program.

The RISE & STARS Community Center provides a meeting place for Moving to Work and other programs designed to help residents develop the skills they need to find employment and improve work skills, as well as develop healthy family and life skills. The Center provides over 5,000 square feet for programs and 2,100 square feet for a licensed child care center. The facility supports several programs simultaneously, including after-school tutoring programs, computer labs, job readiness workshops and a host of other learning and recreational activities for children, youth and adults. In addition, Clark County Resident Council has office space in the community center. The council provides technical assistance in

the development of resident employment opportunities. A part-time person also is paid to work directly with Moving to Work participants to assist in identifying local resources to support a move from public assistance to financial independence.

# FEDERAL FUNDING MONITORING STANDARDS AND PROCEDURES

Clark County monitors the expenditure of CDBG, HOME, and ESG funds through the use of detailed contracts supplemented by monitoring, evaluations and reports. Contracts require on-site monitoring at 12 months and at the completion of the contract. All requests for expenditure reimbursement require detailed documentation on authorized program Voucher Request forms, and information required by HUD's Integrated Disbursement and Information System (IDIS). Contracts include all required federal provisions, including Section 504/ handicapped accessibility, lead-based paint, Housing Quality Standards, and Davis-Bacon wage rates.

#### LEAD-BASED PAINT HAZARD REDUCTION

Over the next five years, the following actions will be implemented to evaluate and reduce lead-based paint hazards, including:

- Coordinate public and private efforts to reduce lead-based paint hazards in residential units;
- Participate in region-wide efforts by agencies to reduce lead-based paint hazards;
- Follow the existing Housing Rehabilitation Program's Policies and Procedures regarding lead hazard evaluation, reduction, and education activities;
- Continue to train rehabilitation staff on lead-based paint procedures;
- Pursue lead-based paint funds for helping to identify and control LBP hazards in both renter and owner-occupied housing; and
- Support and promote comprehensive public health programs aimed at education and testing, especially for low and moderate-income households and households at risk.

## REDUCTION OF BARRIERS TO AFFORDABLE HOUSING

Concern for housing affordability is a nationwide issue. Much of Clark County's growth in the last 20 years can be attributed to its affordability compared to the surrounding region. In the county, maintenance of affordability into the future is a priority. The Consolidated Plan and the 20-Year Comprehensive Plan provide opportunities to focus on the leadership role that local government can exercise to work cooperatively with all segments of the community to increase affordability within the context of protecting public health, safety and welfare. Desired outcomes include:

- Helping moderate-income families find housing that is near economic opportunities and good schools;
- Decreasing commuting and congestion across metropolitan areas; and
- Assisting employers in hiring suitable workers who live in a reasonable commuting distance.

Over the next five years, the county will work to remove barriers to affordable housing, including (I) land use regulations and policies that may impede the development of affordable housing, (2) the lack of

financing options for private and public housing developers, and (3) the lack of financing programs that enable individual households to buy or rent adequate housing.

## The county will:

- Develop or enhance programs that assist low and moderate-income households financially by helping them to rent or buy affordable, adequate housing;
- Assist renters with security deposits;
- Coordinate workshops for public and private housing developers to provide funding information and technical assistance for housing development projects; and
- Implement the policies and programs of the Housing Element of the Clark County 20-Year Growth Management Plan. Clark County is planning to implement a voluntary inclusionary zoning program to help achieve these outcomes. This program will provide incentives for developers to build a percentage (usually 10 to 15 percent) of affordable housing in any subdivision they construct. Resulting affordable units would be smaller, simpler homes compatible with other subdivision units. In exchange for constructing affordable units, developers will be given incentives that will make such concessions profitable, such as density incentives, expedited review, and/or impact fee waivers.

# **Coordination of Regional Housing Strategies**

In February 2000, local community development and housing officials from the Portland-Vancouver region formed the Bi-State Regional Housing Partnership to facilitate regional coordination and strategies to leverage the impact of federal and local housing programs. To guide their work they articulated a 5-year vision, 5-year strategies and I-year actions. Since the development of these elements, this ad hoc group, including representatives of the Cities of Portland, Gresham, Beaverton, Vancouver, and the Counties of Multnomah, Washington, Clackamas, and Clark (Washington), the local Housing Authority Directors, and representatives from the State of Oregon and METRO, has met periodically to assess the effectiveness of their strategies and action.

As a direct result of this collaboration, the City of Portland received a \$585,000 EDI grant from HUD on behalf of the Bi-State group. The grant was focused on helping the city further its vision and strategies. In the past three years, grants have been awarded to expand the Housing Connection internet clearinghouse to include the local region; to develop regional lead paint strategies; to assemble and analyze Year 2000 Census Data; to develop a public relations and communications plan for a regional housing funding resource; and to develop a strategy to address the problems of homeless families.

Despite difficult economic times, local, state, and federal agencies have responded with creative measures to encourage minority homeownership, and to establish homeless prevention programs. Some of these programs include:

- A State of Washington implemented document-recording fee that has enabled Clark County to develop a housing fund with a dedicated revenue source. The local community established priorities for its use: land acquisition, affordable housing development, and operating support for emergency services/shelters;
- Washington and Clackamas County Housing Advocacy Groups formed to raise awareness of housing and homeless issues in those counties;
- A City of Portland Mayor appointed citizen's committee to develop a strategy for regional resource dedicated to affordable housing development; and
- Housing and Community Development Commission serving Portland, Multnomah County, and Gresham, addressing the issue of special needs housing and the necessary linkage between housing and services.

#### POVERTY PREVENTION

The Clark County Department of Community Services works with schools, businesses, service providers, and people who live in poverty to identify issues and develop programs and strategies that will provide people with the skills and opportunity for self-sufficiency. Program are designed to provide services that are accessible, flexible, promote personal freedom, and include all of the community to solve the community's problems.

To further address issues related to poverty and homelessness, the county sponsors the Community Action Agency (CAA), which works with the Clark County and City of Vancouver Consolidated Human Services Fund to distribute dollars for the alleviation of poverty and homelessness.

In the spring of 2000, CAA participated in the national network of CAAs, where the collective purpose was to engage their communities in discussion about public policy issues and their impact on low-income and working poor Americans. Local CAAs have been working to create a national policy that supports the precepts that:

- Everyone who can work, should work;
- Those who do work earning sufficient income to provide for their family's basic needs; and
- Assisting those who are unable to work, or who work but do not earn enough to provide for their families, to be assisted by policies and programs designed to meet their basic needs and secure safe and decent housing.

The Clark County CAA supports the following programs:

## Human Services Fund (HSF)

HSF is a consolidated, coordinated county/city funding source for community-based programs that meet basic needs and provide essential services for low-income citizens. The goal is to increase capacity of human services through accountability, equitable resource allocation and community planning. Priorities are established based on data, trends and community input.

# • Community Service Block Grant (CSBG)

The CDBG Program provides assistance to states and local communities. Working through a network of community action agencies and other neighborhood-based organizations, CDBG targets the reduction of poverty, the revitalization of low-income communities, and the empowerment of low-income families and individuals in rural and urban areas to become fully self-sufficient (particularly families who are attempting to transition away from public assistance). A community advisory board establishes priorities based on community needs. Participation from low-income persons is an integral part of this process.

# • Emergency Shelter Grant (ESG)

This program is designed to help improve the quality of existing emergency shelters for the homeless, to help make available additional emergency shelters, to help meet the costs of operating emergency shelters and to provide certain essential social services to homeless individuals. The goal of the grant is to ensure that homeless persons have access to safe and sanitary shelter and to supportive services and other kinds of assistance required to improve their lives. In addition, the program is intended to prevent the increase of homelessness through the funding of preventive programs and activities. Locally, funds are distributed through collaborative planning and allocation conducted jointly with local homeless providers.

# • Emergency Shelter Assistance Program (ESAP)

ESAP provides funds for temporary short-term emergency shelter and related interventions, either through direct service or voucher, to persons and families who are without housing and lack requisite funds to rent or purchase lodging. Homelessness prevention and intervention activities include case management, short-term subsidies to help defray rent and mortgage arrearage of one month or less, security deposits, and first month's rent to enable homeless persons or families to move into their own housing. Funds are awarded to service providers based on a collaborative community process.

## • Emergency Food and Shelter Program (EFSP)

Created by Congress in 1983, EFSP helps meet the needs of hungry and homeless people throughout the United States by allocating funds for the provision of food and shelter. To accomplish this, the program supplements the work of local agencies already providing such help at the community level. This add-on approach allows the program to operate with a low administrative overhead, less than 3% of the total allocation. Locally, funds are distributed through a collaborative planning and allocation process with providers.

## Housing Preservation and Weatherization Program

The Housing Preservation and Weatherization Program provides financial assistance for home repairs to homes owned by persons living on low and moderate-incomes in Clark County. The Weatherization Assistance Program increases the number of low-income households receiving cost-effective and energy-efficient improvements.

# Low-Income Home Energy Assistance Program (LIHEAP)

LIHEAP is administered by Clark Public Utilities (CPU). LIHEAP provides grants for energy assistance to eligible customers.

# • Marriage License Fee Surcharge

This surcharge is imposed by state legislature and the local revenue is provided to the Department of Community Services to fund family services, particularly for families with children. Family services include resource information, parenting classes, child development activities, health and educational activities, family support centers and domestic violence prevention and intervention services.

Department of Social and Health Services provides rent and utility assistance to forestall evictions to approximately 2,000 households per year. Case managers and social workers provide counseling regarding money management and other support services. Additional family and housing support and assistance are provided by:

- Clark County Veterans Assistance Fund;
- Interfaith Treasure House;
- St Vincent de Paul Society;
- Cascade AIDS Project;
- YWCA SafeChoice Program;
- Clark County Community Services Energy Assistance and Weatherization Program;
- Legacy of Life;
- North County Community Food Bank; and
- Columbia River Mental Health Services.

Alleviating poverty involves more than providing homeless shelters, rental assistance and food banks. A critical element to support a self-sustaining community is job and business development. The community is involved in many different projects to develop options for employment and job training, including special programs and projects involving tax advantages and incentives for businesses. Some available projects include:

- VHA's Move to Work (MTW) Program, discussed earlier in this chapter, is intended to promote resident self-sufficiency by redirecting VHA resources to provide more direct and beneficial services to low-income families participating in public housing and Section 8 programs. The objective of this program is to assist participants in their move to employment so that they can participate in the private rental market or move to home ownership. However, this demonstration project is ending in April 2005.
- Workforce Development Council provides job-training and employment and wage progression skills to low-income persons, dislocated workers and others needing assistance in gaining and retaining employment.

- WorkSource Washington, administered by the Washington State Employment Security Department, provides support and training to encourage long-term welfare recipients to go to work and allocates a federal income tax credit to employers that hire program participants.
- Partners in Careers is a local non-profit that assists refugees, persons with limited English
  proficiency, ex-offenders, seniors, persons with disabilities, and welfare recipients by providing
  employment and training services. The goal of this program is to assist participants in becoming
  economically self-sufficient.
- **Opportunity Tax Credit** is a federal income tax credit designed to encourage employers to hire people who can be classified in one of eight targeted groups.
- **Distressed Area Deferral Exemption** is a credit for sales and use tax for any manufacturer who builds or remodels a facility in an area adjacent to a distressed area.
- Washington State Job Skills Program is a grant available for customized quick-start training projects, that can help people be employed in high-tech or international companies.
- Sales/Use Tax Exemption on Machinery and Equipment exempts manufacturers and processors from paying sales or use taxes on new machinery and equipment directly used in manufacturing.
- Community Economic Revitalization Board Funding is a Washington State fund to finance local public infrastructure improvements required to facilitate private sector development.
- **Industrial Development Revenue Bonds** is a tax-exempt bond financing for the building of industrial facilities.
- Community Development Finance Program is a Washington State program designed to assist business and industry in securing long-term expansion loans.

Clark County shall continue its support for workforce training, emergency food programs, low-income medical assistance, and programs to assist people who are in danger of losing their housing. Many factors affect the demand for these programs including difficulties faced by specific industries, disasters, and general economic slowdown. The county responds to these factors by supporting the development of new programs and pursuing additional sources of funding.

# **FIVE-YEAR STRATEGIES**

With increased competition for scarce funds for housing, both public and private funders are increasing their emphasis on performance measures, outcomes, and accountability. In the face of these emphases, coupled with resource constraints, the Bi-State Partnership revisited its 5-year Strategies.

# **Regional Planning and Coordination**

- Representatives from HUD, state and local federal entitlement jurisdictions, Public Housing Authorities and Metro will meet regularly:
  - To share information;
  - o To develop a specialized action agenda; and
  - To refer policy and program recommendations to the respective decision-making bodies.
- Evaluate the impact of changes to federal programs on local communities;
- Identify and share best practices in affordable housing barrier removal with each other, local jurisdictions, and housing advocates;
- Identify and share best practices in cost containment, resource development, housing incentives, etc. that promote the development or preservation of affordable housing;
- Encourage more coordination between various policy planning and funding processes;
- Develop a regional strategy (or approach) to the preservation or replacement of existing affordable housing;
- Develop a regional strategy or program targeted to homeless families; and
- Encourage coordination/linkage between housing and services.

# **Regional Funding**

- Support the development of regional funds for land acquisition, and housing development and rehabilitation; and/or support pilot projects that meet regional objectives; and
- Explore the feasibility of developing new funds for a regional workforce-housing fund that will leverage public and private funds.

# **Regional Services**

• Promote the use of Housing Connections, a regional consumer-oriented information and referral clearinghouse for housing programs and services.

# Research and Analysis

- Explore a mixed-finance model that blends federal tax credits with HUD 202 and 811 projects, and that can be used regionally;
- Explore appropriate message and approach to build support for housing advocacy efforts at the regional level; and
- Develop regional approaches or strategies for specific populations (e.g., elderly, disabled, homeless) or for particular functional areas (e.g., fair housing, employment, workforce, childcare, housing).